

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Joemer L Flores
Rosellen M Kalaw
Debtor(s)

Case No. 16-37972

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2016.
- 2) The plan was confirmed on 02/24/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/03/2017, 04/06/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/13/2017, 08/22/2018.
- 5) The case was dismissed on 10/05/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,495.48.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$20,020.00
Less amount refunded to debtor \$12.45

NET RECEIPTS: \$20,007.55

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,057.42
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,557.42

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Secured	NA	660.63	660.63	660.63	0.00
CAPITAL ONE AUTO FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CAVALRY SPV I LLC	Unsecured	871.34	871.34	871.34	128.93	0.00
COMENITY BANK	Unsecured	335.49	294.77	294.77	31.17	0.00
COMENITY CAPITAL BANK	Unsecured	1,911.74	1,979.19	1,539.30	292.85	0.00
CREDIT FIRST NA	Unsecured	1,254.98	1,312.71	1,312.71	194.24	0.00
CREDIT FIRST NA	Unsecured	1,338.42	1,398.46	1,398.46	206.93	0.00
DISCOVER BANK	Unsecured	5,067.46	5,211.73	5,211.73	771.16	0.00
DISCOVER BANK	Unsecured	10,293.96	10,509.38	10,509.38	1,554.99	0.00
DISCOVER STUDENT LOANS	Unsecured	7,765.57	7,796.96	7,796.96	1,153.69	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	4,498.49	4,498.49	665.61	0.00
JP MORGAN CHASE BANK NA AUTO	Secured	0.00	0.00	0.00	0.00	0.00
JP MORGAN CHASE BANK NA AUTO	Secured	NA	369.46	369.46	369.46	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	439.75	486.47	486.47	71.98	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	4,890.37	5,019.42	5,019.42	742.71	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,141.52	2,174.15	2,174.15	321.69	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	569.21	464.21	464.21	68.68	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,095.54	2,237.86	2,237.86	331.13	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	749.93	608.80	608.80	90.08	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	532.85	469.31	469.31	69.44	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,955.75	2,033.21	2,033.21	300.85	0.00
CAPITAL ONE BANK	Unsecured	282.04	NA	NA	0.00	0.00
CHASE	Unsecured	4,027.77	NA	NA	0.00	0.00
CHASE	Unsecured	2,383.29	NA	NA	0.00	0.00
CITI CARDS	Unsecured	1,382.48	NA	NA	0.00	0.00
EDUCATION AMERICAN EDUCATION	Unsecured	106,786.63	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
EDUCATION EDUCATION DEPARTM	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICES	Unsecured	15.68	NA	NA	0.00	0.00
UNITED RECOVERY SERVICES	Unsecured	186.37	NA	NA	0.00	0.00
EDUCATION USA UNIV ACCTING SR'	Unsecured	11,271.77	NA	NA	0.00	0.00
TEXAS GUARANTEED STUDENT LOA	Unsecured	14,976.35	5,734.57	5,734.57	848.52	0.00
TEXAS GUARANTEED STUDENT LOA	Unsecured	0.00	4,639.71	4,639.71	686.53	0.00
UNITED STUDENT AID FUNDS	Unsecured	15,213.69	15,038.23	15,038.23	2,225.16	0.00
US DEPARTMENT OF EDUCATION	Unsecured	24,803.19	24,760.29	24,760.29	3,663.70	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,030.09	\$1,030.09	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,030.09	\$1,030.09	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$97,099.37	\$14,420.04	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,557.42</u>
Disbursements to Creditors	<u>\$15,450.13</u>
TOTAL DISBURSEMENTS :	<u>\$20,007.55</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.